

Information to identify the case:

Debtor 1 **Ryan Andersen**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5362**
EIN **-**
Social Security number or ITIN **-**
EIN **-**

United States Bankruptcy Court **District of Utah**
Case number: **23-24027 KRA**

Date case filed for chapter 7: **9/12/23**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Ryan Andersen	
2. All other names used in the last 8 years		
3. Address	2638 W 2825 N Ogden, UT 84404	
4. Debtor's attorney Name and address	E. Kent Winward 4850 Harrison Blvd. Suite 1 Ogden, UT 84403	Contact phone (801) 392-8200 Email: utahbankruptcyfirm@gmail.com
5. Bankruptcy trustee Name and address	David L. Miller tr P.O. Box 9 Farmington, UT 84025-0009	Contact phone (801) 447-8777 Email: davidlmillerpc@msn.com

Debtor **Ryan Andersen**

Case number **23-24027**

6. Bankruptcy clerk's office	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
	Clerk of Court: David A. Sime	
7. Meeting of creditors	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.	Meeting to be held on: October 17, 2023 at 11:30 AM Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3850, Enter Meeting ID 588 866 9179, and Passcode 3882695630
		For additional meeting information go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 12/18/23
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
	Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

District of Utah

In re:
Ryan Andersen
Debtor

Case No. 23-24027-KRA
Chapter 7

District/off: 1088-2
Date Rcvd: Sep 22, 2023

User: admin
Form ID: 309A

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2023:

Recip ID	Recipient Name and Address
db	+ Ryan Andersen, 2638 W 2825 N, Ogden, UT 84404-9482
12298270	Aldous, 4659 S 2300, Holladay, UT 84117
12298273	+ America First Credit Union Registered Ag, SHAREE DICKEY, 4774 S 1300 W, Ogden, UT 84405-3621
12298276	+ Brad Taylor, c/o Stewart Title, 1518 North Woodland Park Drive, Layton, UT 84041-5752
12298277	+ Brody Hyer, 433 North 1500 West, Marriot-Slatersville, UT 84404-4746
12298278	+ Bryan Andrew andErica McClelland, 633 WEST 2325 NORTH, Layton, UT 84041-4059
12298286	+ Doug and Cindy Simmons, 2556 W 2900 N, Farr West, UT 84404-8149
12298287	Elijah Milne, 192 East 200 North, Third Floor, Saint George, UT 84770
12298290	+ Freedom Mortgage Co, 1660 Murray Holladay RD, Salt Lake City, UT 84117-5008
12298292	+ Garrett Walker, 299 S. Main Street, Suite 1300, Salt Lake City, UT 84111-2241
12298293	+ HOWARD KENT, Trustee of the SLI COMMERCIAL RE, 445 EAST 2ND SOUTH, Salt Lake City, UT 84111-2143
12298295	+ James Nicholas Hefner, 11593 ANNA EMILY DRIVE, South Jordan, UT 84095-1261
12298296	+ Jeremy Sink, 36 South State Street, Suite 1900, Salt Lake City, UT 84111-1478
12298298	++ KNIGHT ADJUSTMENT BUREAU, 5525 S 900 E STE 215, SALT LAKE CITY UT 84117-3500 address filed with court:, Knight Adj, 823 E 400 S, Salt Lake City, UT 84102
12298299	+ Loancare Llc, 2420 Virginia Beach, Virginia Beach, VA 23454-4000
12298300	+ Megan Stettler, 420 North Main Street, Unit B6, Kaysville, UT 84037-1103
12298303	Outsource Receivables, 3017 Taylor Ave, Ogden, UT 84403
12298304	+ Premier Furn, 6910 W Bell Rd Ste, Glendale, AZ 85308-8460
12298305	+ Stephen Zacaardi, 4846 E 2775 N, Eden, UT 84310-9714
12298306	+ Sunpro, 482 W. 800 N., Orem, UT 84057-3728

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: utahbankruptcyfirm@gmail.com	Sep 22 2023 23:05:00	E. Kent Winward, 4850 Harrison Blvd. Suite 1, Ogden, UT 84403
tr	EDI: FDLMILLER.COM	Sep 23 2023 02:54:00	David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
12298271	+ Email/Text: e-bankruptcy@americafirst.com	Sep 22 2023 23:06:00	Amer Fst Cu, Po Box 9199, Ogden, UT 84409-0199
12298272	+ Email/Text: e-bankruptcy@americafirst.com	Sep 22 2023 23:06:00	America First Credit U, 1344 W 4675 S, Riverdale, UT 84405-3690
12298274	Email/PDF: bncnotices@becket-lee.com	Sep 22 2023 23:13:16	Amex, P.O. Box 7871, Fort Lauderdale, FL 33329
12298275	+ Email/Text: banko@bonncoll.com	Sep 22 2023 23:06:00	Bonneville Billing & Collections cc, PO Box 150621, Ogden, UT 84415-0621
12298279	+ EDI: CAPITALONE.COM	Sep 23 2023 02:54:00	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
12298280	+ EDI: WFNNB.COM		

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12298281	+ EDI: WFNNB.COM	Sep 23 2023 02:54:00	Cb/Samuels, Po Box 29168, Shawnee Missio, KS 66201-9168
12298282	EDI: CITICORP.COM	Sep 23 2023 02:54:00	Cb/Vicscr, Po Box 182273, Columbus, OH 43218-2273
12298283	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 23 2023 02:54:00	Cbna, 133200 Smith Rd, Cleveland, OH 44130
12298284	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 22 2023 23:13:15	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
12298285	+ Email/Text: bankruptcies@crownasset.com	Sep 22 2023 23:05:00	Creditonebnk, Pob 98872, Las Vegas, NV 89193-8872
12298288	+ Email/Text: bankruptcy@expressrecovery.com	Sep 22 2023 23:05:00	Express Rcvy, 3782 W 2340 S, Salt Lake City, UT 84120-7229
12298289	+ EDI: PHINGENESIS	Sep 23 2023 02:54:00	Feb Retail, Po Box 4499, Beaverton, OR 97076-4499
12298291	^ MEBN	Sep 22 2023 23:02:45	Freedom Mtg, 951 W Yamato Rd, Suite 175, Boca Raton, FL 33431-4444
12298294	EDI: IRS.COM	Sep 23 2023 02:54:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
12298297	+ EDI: FKSTEVENS	Sep 23 2023 02:54:00	Kimberly Stevens, 1104 Country Hills Drive, Ste. 750, Ogden, UT 84403-2472
12298301	+ Email/Text: clarson@macu.com	Sep 22 2023 23:05:00	Mtn Amer Cu, 660 S 200 East, Salt Lake City, UT 84111-3835
12298302	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 22 2023 23:13:15	Oollo/Cws, Po Box 9222, Old Bethpage, NY 11804-9222
12298307	+ EDI: RMSC.COM	Sep 23 2023 02:54:00	Syncb/Ashhom, Po Box 981439, El Paso, TX 79998-1439
12298308	+ EDI: RMSC.COM	Sep 23 2023 02:54:00	Syncb/Luxury, Po Box 981439, El Paso, TX 79998-1439
12298309	+ EDI: RMSC.COM	Sep 23 2023 02:54:00	Syncb/Merv, 4125 Windward Plaza, Alpharetta, GA 30005-8738
12298310	+ EDI: RMSC.COM	Sep 23 2023 02:54:00	Syncb/Slpnbr, P.O. Box 276, Dayton, OH 45401-0276
12298311	EDI: UTAHTAXCOMM.COM	Sep 23 2023 02:54:00	Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-3340

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
David L. Miller tr	davidlmillerpc@msn.com dlm50@trustesolutions.net
E. Kent Winward	on behalf of Debtor Ryan Andersen utahbankruptcyfirm@gmail.com winlawecf@gmail.com;bcsummarymails@gmail.com;r39103@notify.bestcase.com;3920@notices.nextchapterbk.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;casedriverecfg@gmail.com
United States Trustee	USTPRegion19.SK.EDF@usdoj.gov

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